



LMI Lets Me In

Helping brokers open the door for more home buyers with Lenders Mortgage Insurance (LMI)

Helia today announced the launch of ‘LMI Lets Me In’, a three-month targeted campaign aimed at reframing Lenders Mortgage Insurance (LMI) with mortgage brokers by demonstrating the strategic value of recommending LMI to different home buyer segments.

Mortgage brokers: The key to home ownership

In an increasingly challenging housing market, mortgage brokers play a vital role in guiding home buyers through the complexities of the home buying process to achieve their home ownership goals.

Data from the Mortgage & Finance Association of Australia (MFAA) shows that brokers now facilitate 75% of all new residential loans in Australia¹. Helia’s latest Home Buyer Sentiment Report also found that 70% of first home buyers turn to mortgage brokers for trusted guidance², further highlighting the critical role brokers play in educating home buyers on their deposit options, including LMI.

Greg McAweeney, Helia’s Chief Commercial Officer, stated: “Brokers really are at the heart of lending. As more home buyers rely on brokers for guidance and support, it’s essential they understand the benefits of LMI so they can confidently include it into client conversations, when it’s the right solution.”

Addressing broker perceptions of LMI

While many brokers recognise LMI as a valuable solution for enabling home ownership, some still view it as a last resort or an additional cost. ‘LMI Lets Me In’ aims to directly address these misconceptions, reframing LMI as an enabler that lets brokers help more home buyers enter the property market sooner, achieve their home ownership goals and build long term wealth.

The campaign reveals that on average, home buyers who have used LMI:

- Grew their equity by an **additional \$107,000 within 5 years***
- Entered the property market **up to 9 years sooner****
- Are financially ahead after 5 years **(80% of home buyers)**

McAweeney continued: “This campaign highlights the potential short and long-term benefits of paying for LMI to purchase a property, and challenges outdated perceptions that LMI is just an additional cost to home buyers. The data is clear: LMI helps build wealth sooner, rather than waiting to save a 20% deposit, and accelerates long-term financial wellbeing.”

Media release



The campaign also dispels the misconception that LMI is just for first home buyers. **'LMI Lets Me In'** showcases how LMI supports a range of home buyer segments, including refinancers, upgraders, and investors, broadening its value and appeal across various property journeys.

About the campaign

Running until May, **'LMI Lets Me In'** will be featured across:

- Key broker trade and digital media
- Targeted online ads, webinars, podcasts and social media
- Broker training programs in partnership with industry associations and aggregators

The campaign reinforces Helia's ongoing commitment to broker education and equipping brokers with the insights and tools they need to support more home buyers.

For more information visit: Helia.com.au/LetsMeIn

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About Helia

Helia is Australia's first Lenders Mortgage Insurance (LMI) provider, and with almost 60 years in the residential mortgage market has been dedicated to helping aspiring home buyers realise their property dreams. Helia exists to accelerate financial wellbeing, through home ownership, now and for the future.

Since 2010, LMI has enabled almost over 1.2 million Australians to enter the housing market earlier than they would have been able to by saving a traditional 20% deposit. In 2023, Helia supported 42,641 home buyers and approved 9,064 hardship requests helping people stay in their homes by supporting loan deferrals and restructures.

Sources

¹ MFAA The Value of Mortgage and Finance Broking 2025

² Helia Home Buyer Sentiment Report 2025

*This outcome is based on Helia internal data for properties purchased using Helia's LMI between 2014 to 2019 across all Australian States and Territories. The average additional equity growth is the increase in the value of the portfolio over a 5 year period following purchase.

**Helia: internal data analysis, LMI data from 2010 to 2023.